LOAN FUND BOARD OF IRELAND.

TWENTY-EIGHTH

ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND,

PURSUANT TO THE ACT 6 & 7 VICT., CAP. 91,

FOR 1865.

Presented to both Houses of Parliament by Command of Her Majesty.

DUBLIN:
PRINTED BY ALEXANDER THOM, 87 & 88, ABBEY-STREET,
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1866.

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CONTENTS.

REPORT: Page

Table showing Summary of the Operations in Ireland in 1865, ... 3

Table showing Progress of the System exhibited in the Board's Reports to Parliament, 4

APPENDIX A:

No. 1. Synoptical Table, exhibiting the Operations of the Loan Fund system in each County during the year 1865, ... 6

No. 2. Statement of Accounts of Loan Funds during the year ending 31st December, 1865, ... 8

No. 3. Statement as to Societies dissolved by order of the Loan Fund Board, . . 14

No. 4. Return of Inspections by Board's Officer during 1865, ... 16

APPENDIX B:

No. 1. Report of the Committee of Audit on the Note and Debenture Issue, and Board's Expenditure for the year 1865, ... 16

No. 2. Statement of Ordinary Income and Expenditure of the Board for the years 1864 and 1865, ... 18

APPENDIX C:

List of Loan Fund Board, and attendance of its Members during the year 1865, 15

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TWENTY-EIGHTH ANNUAL REPORT

OF THE

COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In conformity with their prior Reports, the Loan Fund Board submit the following Summary of the Operations of the Loan Funds in Ireland during the past Year:—

Counties.	Number of Societies.	Amount Circulated during the Year 1855.	Number of Loans in 1855.	Gross Profit.	Interest on Capital, Expenses of Management, Bad Debts, and Loss on Notes.	Net Loss.	Net Profit.
		£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim, . .	1	17,624	2,827	355 15 1	285 7 6	–	70 7 7
Armagh, . .	–	–	–	–	–	–	–
Carlow, . .	–	–	–	–	–	–	–
Cavan, . .	1	15,270	2,537	315 0 10	273 17 4	–	41 6 6
Clare, . .	1	3,281	985	91 3 11	102 2 1	10 18 2	–
Cork, . .	9	23,963	7,829	710 0 1	622 14 7	74 3 2	101 8 6
Donegal, . .	7	46,545	10,320	1,360 4 2	1,153 1 7	30 1 7	177 4 2
Down, . .	1	21,208	2,494	425 6 8	375 16 0	–	49 10 8
Dublin, . .	2	3,080	690	115 7 7	117 16 1	7 11 5	5 2 11
Fermanagh, .	7	53,273	0,227	1,531 10 11	1,191 8 10	39 19 8	330 7 4
Galway, . .	2	10,221	2,319	218 9 10	202 0 8	–	16 9 2
Kerry, . .	–	–	–	–	–	–	–
Kildare, . .	2	11,313	2,788	432 7 11	354 11 5	–	77 16 6
Kilkenny, . .	4	7,227	2,091	189 6 4	164 19 11	–	24 6 5
King's, . .	2	14,620	4,205	512 13 2	342 4 4	–	170 8 10
Leitrim, . .	1	3,049	1,146	76 14 5	89 6 6	12 12 6	–
Limerick, .	5	26,120	5,502	621 19 0	485 2 6	–	136 16 4
Londonderry, .	4	34,040	7,174	1,072 6 2	1,190 17 0	153 16 0	110 5 11
Longford, .	1	4,450	1,012	129 4 0	132 2 6	2 17 9	–
Louth, . .	–	–	–	–	–	–	–
Mayo, . .	1	6,551	1,546	159 10 8	149 10 4	–	10 0 4
Meath, . .	1	6,347	1,423	138 3 3	150 2 6	20 19 5	–
Monaghan, .	1	4,903	1,686	106 15 1	117 6 7	10 8 6	–
Queen's, . .	6	45,372	12,786	1,334 3 10	1,250 15 11	26 13 0	101 3 11
Roscommon, .	1	13,436	2,993	385 5 10	348 6 4	–	33 13 6
Sligo, . .	4	23,813	6,011	597 5 9	606 17 6	29 1 0	19 9 3
Tipperary, .	7	57,363	17,498	1,019 15 4	1,591 6 9	322 5 3	350 13 10
Tyrone, . .	15	104,647	19,581	3,317 0 2	3,195 3 2	159 17 3	261 14 3
Waterford, .	1	13,006	2,107	283 14 4	260 8 0	–	23 6 4
Westmeath, .	3	14,261	3,898	423 15 1	371 11 9	16 16 2	70 19 6
Wexford, . .	3	19,823	5,499	722 4 7	533 5 10	–	188 16 9
Wicklow, . .	4	9,439	2,271	341 0 11	280 2 3	–	60 18 3
Total, .	97	615,766	141,051	17,526 13 6	15,375 5 9	920 6 11	2,571 14 10

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The following Table shows the comparative operations of Loan Funds from the period of the Board's First Report:—

Years.	—	No. of Societies Transmitting Annual Accounts.	Amount Circulated.	Total Circulation.	Number of Loans issued, or of Pledges received.	Total Number of Loans and Pledges.	Net Profit applicable to Charity and Reserve Fund.	Total Profit.
			£	£			£	£
1838	In the Returns of these years the Loan Funds and Monts de Piété were not separately classified,	50	–	180,526	–	148,528	–	2,547
1830		125	–	816,473	–	352,469	–	11,047
1840		215	–	1,194,046	–	466,750	–	15,477
1841	Loan Funds, 266 Monts de Piété, 8	270	1,438,598 61,935	1,500,533	411,303 351,408	762,711	14,853 –	14,853
1842	Loan Funds, 300 Monts de Piété, 7	307	1,691,871 46,196	1,738,007	488,702 293,985	782,687	18,987 –	18,007
1843	Loan Funds, 298 Monts de Piété, 7	305	1,650,963 30,878	1,681,841	400,870 178,528	669,308	14,149 –	14,149
1844	Loan Funds, 250 Monts de Piété, 4	253	1,702,918 5,801	1,708,710	488,207 42,632	530,830	8,940 98	9,017
1845	Loan Funds, 255 Monts de Piété, 5	260	1,857,457 12,880	1,870,337	507,339 85,319	592,658	9,695 67	9,762
1846	Loan Funds, 250 Monts de Piété, 5	255	1,770 397 8,194	1,778,591	470,291 48,792	519,083	8,362 72	8,404
1847	Loan Funds, 228 Monts de Piété, 4	232	863,647 3,468	867,115	231,101 21,550	252,651	– –	–
1848	Loan Funds, 177 Monts de Piété, 1	178	717,865 1,269	710,134	190,407 10,948	201,355	– –	–
1849	Loan Funds, 100 Monts de Piété, 1	101	649,934 1,393	651,627	175,973 9,452	185,125	761 28	789
1850	Loan Funds, 132 Monts de Piété, 1	133	662,794 1,238	664,032	189,235 8,099	197,334	1,880 10	1,890
1851	Loan Funds, 123 Monts de Piété, 1	124	712,073 1,512	713,585	191,059 9,861	200,911	2,002 –	2,002
1852	Loan Funds, 113 Monts de Piété, 1	114	739,056 1,450	740,506	191,870 9,461	201,331	5,962 14	5,970
1853	Loan Funds, 112 Monts de Piété, 1	113	842,803 1,208	844,011	210,622 7,784	218,350	6,878 5	6,883
1854	Loan Funds,*	115	–	870,024	–	208,917	–	7,253
1855	Loan Funds, .	118	–	883,321	–	208,055	–	8,037
1856	Loan Funds,	115	–	917,086	–	202,420	–	6,527
1857	Loan Funds, .	111	–	920,653	–	204,304	–	7,816
1858	Loan Funds, .	111	–	939,170	–	200,200	–	7,459
1859	Loan Funds, .	112	–	936,217	–	201,807	–	6,769
1600	Loan Funds, .	110	–	917,737	–	198,655	–	8,363
1861	Loan Funds, .	105	–	820,774	–	182,067	–	5,882
1862	Loan Funds, .	105	–	719,400	–	163,327	–	8,660
1863	Loan Funds, .	104	–	692,051	–	155,007	–	2,075
1864	Loan Funds, .	98	–	636,331	–	147,816	–	1,824
1865	Loan Funds, .	97	–	615,780	–	141,051	–	1,818

The number of Loan Funds in existence in 1865 on Board's Register was 97, being one less than in the preceding year.

The circulation of Loan Funds throughout the country connected with the Board in 1865 amounted to £615,786; it fell short of that of the preceding year by £20,545.

The capital of Loan Funds actually working in 1865 amounted to £160,832; it fell short of that of 1864 by the sum of £6,828.

* From 1853 Monts de Piété ceased to exist connected with Loan Funds.

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The number of loans made in 1865 was 141,051; it fell short of that of 1864 by 6,765.

The number of Notes sold by the Board in 1865, at 1*d.* each, was 142,300; it fell short of the number sold in 1864 by 3,400. The produce of the sale of Notes in 1865 was £592 18*s.* 4*d.*; showing a decrease, compared with that of 1864, of £14 3*s.* 4*d.*

The number of Debentures sold in 1865, by the Board, at 1*s.* each, was 151; the produce of the sale of which was £7 11*s.* There was a decrease in the number sold in 1865, as compared with that of 1864, of 10, and in the produce of the sale of 10*s.*

The Gross Profits derived by Local Societies from Discounts, Fines, Sale of Application Papers and Cards, in 1865, amounted to £17,526 13*s.* 8*d.*; they fell short of the amount derived from the same sources in 1864 by £645 10*s.* 7*d.*

The amount of Fines (one of the above-named items) in 1865 was £3,385 5*s.* 2*d.*; there was a decrease of fines in that year, as compared with the same item in 1864, of £219 18*s.* 2*d.*

The amount of Surplus Profits applied to charitable or useful purposes in the several localities of Loan Funds, in 1865, was £1,818 7*s.* 4*d.*, showing a decrease of such grants, in that year, as compared with that of 1864, of £5 6*s.* 8*d.*

The Board's Income in 1865, derived from ordinary sources of Revenue, was—

Sale of Notes, Debentures, and Cards, ...	£600	13	1
Interest on Funds invested in Government Stock, . .	136	6	3
Total amount, ...	£736	19	4

The Ordinary Income of 1865 fell short of that of the preceding year by the sum of £13 16*s.* 1*d.*

The total of Board's Receipts from all sources in 1865, was—

Sale of Notes, Debentures, and Cards, ...	£600	13	1
Interest on Funds invested in Government Stock, . .	136	6	3
Total, ...	£736	19	4

The Board's Expenditure in 1865 was £851 9*s.*; it fell short of that of 1864 by £11 6*s.*

The Board's Expenditure in 1865 exceeded the income from all sources, in that year, by the sum of £114 9*s.* 8*d.*—a result to be ascribed partly to the falling off in the produce of the sale of Notes in 1865 compared with the same item in 1864, and partly to the circumstance of repayments of monies advanced by Board to Aghada Loan Fund, and disbursed for Waterford King-street Loan Fund, having been made in 1864, and no similar payments having been received in 1865.

It is to be observed that in 1859 there was an increase in the Board's Income from sale of Notes and Debentures, over that of the preceding year. Since that period to the present there has been a continued decrease.

In the year 1860 the decrease amounted to	£38	3	8
" 1861 " "	76	16	9
" 1862 " "	53	5	6
" 1863 " "	38	4	11
" 1864 " "	65	14	5
" 1865 " "	14	13	4

In preceding Reports, the Board have expressed their opinion that some improvement in the present machinery of the local management of Loan Funds, and in the existing legislative control over the Institution, was required, with a view to the more adequate protection of the savings of the industrious poor, and the promotion of the main objects of the Institution, and are still of opinion the necessity for such improvement exists.

(Signed) JOHN ENNIS.
W. POLLARD URQUHART.
GEO. H. LINDSAY.
WM. JONES WESTBY.
CLANCARTY.
J. G. PORTER, J.P.
JOHN LENTAIGNE.
WALTER SWEETMAN.
ERNE.
W. H. F. COCAN.

(Countersigned) RICHARD ROBERT MADDEN, *Secretary.*

March 9, 1866.

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APPENDIX

SYNOPTICAL TABLE, exhibiting the Operations of the

Counties	Number of Societies Reporting in 1865.	Amount of Capital to be Accounted for on 31st December, 1865.	Actual Amount of Capital Working on 31st December, 1865.	Total Amount Circulated in 1865.	Number of Loans issued in 1865.	Sum in Borrowers' hands, on 31st December, 1865, exclusive of Bad Debts.	Sum in Treasurers' hands, on 31st December, 1865.	Amount of Discount received in 1865.	Amount of Fines received in 1865.
		£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim,	1	4,809	4,789	17,624	2,827	4,766 17 0	31 18 10	293 14 8	29 7 8
Armagh,	—	—	—	—	—	—	—	—	—
Carlow,	—	—	—	—	—	—	—	—	—
Cavan,	1	3,919	3,912	15,276	2,537	3,912 0 0	3 15 8	254 12 0	39 6 0
Clare,	1	847	826	3,281	985	709 3 0	131 17 11	79 1 0	3 18 9
Cork,	9	7,076	6,903	23,983	7,829	5,365 4 0	1,683 8 10	431 19 9	198 6 6
Donegal,	7	13,813	12,810	46,545	10,320	11,288 14 0	2,165 1 4	931 0 10	270 13 0
Down,	1	5,142	5,136	21,208	2,494	4,250 15 0	884 19 3	353 11 4	42 8 0
Dublin,	2	1,162	1,157	3,080	696	892 18 5	268 11 9	87 10 3	14 13 5
Fermanagh,	7	14,975	14,547	53,273	9,227	12,698 13 0	2,262 11 11	1,096 1 5	350 6 9
Galway,	2	2,734	2,716	10,221	2,319	2,064 16 0	663 17 10	180 2 1	10 8 6
Kerry,	—	—	—	—	—	—	—	—	—
Kildare,	2	2,803	2,763	11,313	2,788	2,662 18 0	136 17 6	311 2 5	97 11 10
Kilkenny,	4	1,846	1,787	7,227	2,691	1,581 16 0	263 10 6	120 9 0	51 1 1
King's,	2	4,023	4,012	14,626	4,205	3,732 17 0	214 4 5	321 2 8	162 14 4
Leitrim,	1	1,016	987	3,649	1,146	962 8 0	53 14 3	60 16 4	0 7 1
Limerick,	5	6,390	6,333	26,120	5,502	5,386 4 0	1,000 5 6	460 15 7	77 0 8
Londonderry,	4	9,607	9,402	34,940	7,174	8,789 5 0	805 4 10	793 7 8	197 18 2
Longford,	1	1,353	1,352	4,459	1,012	1,265 2 0	87 17 7	116 6 7	3 9 11
Louth,	—	—	—	—	—	—	—	—	—
Mayo,	1	1,620	1,489	6,551	1,546	1,519 18 0	—	109 3 8	37 9 4
Meath,	1	1,244	1,237	8,347	1,423	1,230 4 0	11 14 7	105 15 8	17 19 3
Monaghan,	1	1,030	1,020	4,903	1,686	984 10 0	40 19 9	81 14 4	10 19 9
Queen's,	6	10,847	10,722	46,372	12,786	9,944 19 0	893 14 1	842 17 4	309 11 8
Roscommon,	1	3,648	3,602	13,438	2,993	3,346 13 0	300 17 7	306 5 8	51 9 1
Sligo,	4	4,964	4,925	23,813	6,011	4,834 13 0	325 13 1	469 6 4	77 5 6
Tipperary,	7	13,204	13,146	57,363	17,498	11,388 14 0	1,797 11 0	1,144 5 0	318 2 1
Tyrone,	15	33,119	30,841	104,647	19,581	29,047 13 0	4,035 15 6	2,524 10 0	574 8 8
Waterford,	1	2,567	2,564	13,006	2,107	2,391 8 0	173 9 10	216 15 4	42 19 7
Westmeath,	3	3,404	3,395	14,261	3,898	3,363 10 0	37 16 7	305 10 6	77 12 10
Wexford,	3	8,366	5,841	19,823	5,499	8,088 14 0	267 9 6	417 17 2	242 4 8
Wicklow,	4	2,630	2,618	9,439	2,271	2,035 8 0	586 3 5	247 16 1	89 13 5
Totals,	97	166,067	160,832	615,786	141,05[illegible]	140,306 0 5	19,128 2 7	12,663 10 8	3,385 6 2

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(A) No. 1.

Loan Fund System during the Year 1865.

Gross Profit, being the Total Amount received for Discount, Fines, and Cards or Application Papers, in 1865.	Total Paid as Salaries or Wages during 1865.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes, during 1865	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1865, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1865, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Stock in 1865.	Amount actually expended for Charitable or useful Local Purposes in 1865.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
355 15 1	231 0 0	3	282 15 2	1 8 4	—	—	70 7 7	1 4 0	94 7 6
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
315 0 10	110 7 0	3	135 15 9	138 1 7	18	—	41 3 6	—	—
91 3 11	53 0 0	2	64 2 1	38 0 0	7	10 13 2	—	—	—
710 0 1	361 16 0	17	448 16 9	107 7 10	54	74 3 2	161 8 8	66 10 0	—
1,300 4 2	515 15 0	17	684 2 7	467 10 0	191	30 1 7	177 4 2	1 0 0	172 5 0
425 6 8	130 9 9	3	160 15 0	215 3 0	50	—	49 10 8	—	100 0 0
115 7 7	49 0 9	4	84 8 5	31 9 8	8	7 11 5	5 2 11	1 18 0	—
1,531 16 11	522 0 0	18	688 4 6	446 4 4	92	39 19 3	380 7 4	57 0 0	376 2 6
218 9 10	102 5 10	3	128 5 4	73 15 4	6	—	16 9 2	—	—
—	—	—	—	—	—	—	—	—	—
432 7 11	166 7 0	8	239 15 6	105 15 11	25	—	77 16 6	9 0 0	72 10 0
189 8 4	87 0 0	8	108 7 8	56 12 3	13	—	24 6 5	—	16 5 6
512 13 2	192 0 0	7	255 13 10	86 10 6	26	—	170 8 10	—	130 0 0
76 14 5	50 0 0	2	61 9 8	27 17 0	16	12 12 3	—	—	—
621 19 0	320 4 0	13	414 12 11	67 14 9	36	—	136 16 4	2 15 0	—
1,072 6 2	487 12 0	11	601 2 10	341 19 2	93	153 16 9	116 5 11	166 15 0	93 0 0
129 4 9	70 0 0	3	84 7 0	47 15 6	22	2 17 9	—	—	—
—	—	—	—	—	—	—	—	—	—
159 10 8	72 0 0	2	82 0 4	67 10 0	7	—	10 0 4	—	—
138 3 8	80 0 0	3	95 8 10	63 13 10	10	20 19 5	—	—	—
108 15 1	58 0 0	2	69 5 1	45 2 6	7	10 8 6	—	2 18 0	—
1,334 3 10	627 16 6	17	821 14 0	435 3 11	82	26 19 0	101 6 11	2 13 0	74 13 4
385 5 10	139 0 0	4	187 10 1	151 18 3	54	—	36 19 6	9 0 0	—
597 5 9	285 0 0	12	334 9 10	239 5 8	50	29 1 0	19 9 3	33 2 0	50 0 0
1,619 15 4	782 0 8	20	1,002 3 7	362 8 2	111	322 5 3	350 13 10	226 15 0	205 0 0
3,317 0 2	1,389 6 5	41	1,823 15 3	1,234 1 11	230	159 17 3	281 14 3	137 6 0	155 7 6
283 14 4	120 0 0	3	149 10 9	108 19 3	20	—	23 8 4	1 18 0	36 0 0
423 15 1	202 0 0	8	252 2 8	119 9 1	51	18 16 2	70 19 8	—	50 0 0
722 4 7	273 18 2	8	354 6 4	178 19 6	49	—	188 18 9	—	129 12 9
341 0 11	148 0 0	11	188 14 5	91 8 4	70	—	60 16 2	—	60 13 3
17,526 13 8	7,605 19 1	251	9,803 16 2	5,351 12 7	1,398	920 6 11	2,571 14 10	719 17 0	1,818 7 4

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APPENDIX

STATEMENT of ACCOUNTS of LOAN FUNDS for the Year ending

The Funds, the Names of which are printed in *Italics*, have ceased to operate during the year 1866, or have been

County and Name of Loan Fund.	Amount of Capital to be accounted for on 31st Dec. 1865.	Of which is held free of Interest, being Original subscription or Unappropriated Profits.	Actual Amount of Capital working on 31st Dec. 1865.	Total Amount Circulated in 1865.	Amount issued on Monthly Loans	Number of Loans issued in 1865	Average Amount of each Loan	Average Cost of the Issue of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1865, exclusive of Bad Debts	Sum in Treasurers' hands on 31st Dec., 1865	Amount of Discount received in 1865.	Amount of Fines received in 1865.
Antrim.	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim,	4,800	4,800	4,789	17,624	17,624	2,827	6 4 8	2 0	4,796 17 0	31 18 10	203 14 8	29 7 0
Cavan.												
Ballyjamesduff,	3,919	1,194	3,912	15,276	15,276	2,537	6 0 5	1 0	3,912 9 0	3 15 6	254 12 0	39 6 0
Clare.												
Miltown Malbay,	847	86	826	3,281	1,671	985	3 9 7	1 3	709 3 0	131 17 11	79 1 0	3 18 9
Cork.												
Aghada,	355	355	353	1,298	–	050	1 7 0	0 5	275 17 0	78 13 7	21 12 8	15 3 5
Bandon,	300	300	207	979	–	340	2 16 7	1 3	195 18 0	71 14 9	16 0 4	2 13 2
Cork Charitable (New)	1,530	1,530	1,408	3,547	–	973	3 12 11	2 7	934 18 0	594 6 11	59 2 4	43 10 8
Fermoy,	1,261	148	1,294	5,294	745	1,778	3 10 6	0 10	1,149 1 0	111 4 11	115 15 8	6 5 1
Kanturk,	1,193	383	1,190	4,623	1,408	1,833	2 10 5	0 6	1,070 1 0	121 2 1	98 6 2	45 8 8
Kinsale,	1,095	426	1,077	3,573	–	803	4 2 10	1 11	698 12 0	396 15 1	59 11 0	50 19 3
Knockmourne (New)	283	81	265	902	–	398	2 8 4	0 4	211 2 0	71 11 3	19 0 8	3 19 2
Newmarket,	532	122	511	1,820	–	467	3 17 11	1 10	371 9 0	150 8 8	30 6 8	22 6 7
Queenstown,	537	355	537	887	–	212	4 3 8	2 7	458 0 0	87 9 4	14 16 8	1 17 0
	7,070	3,700	6,303	23,983	2,213	7,820	–	–	5,305 4 0	1,085 8 10	491 13 9	198 0 6
Donegal.												
Ballinlra,	1,890	836	1,803	6,462	9,462	1,445	4 9 5	1 2	1,785 10 0	43 0 1	107 14 0	90 3 7
Bunfranna,	1,201	–	994	2,201	1,609	721	3 1 0	1 2	868 11 0	371 12 6	52 1 8	19 16 0
Carndonagh,	2,122	–	1,763	0,590	2,078	1,512	3 17 1	0 11	1,801 1 0	–	142 10 2	29 14 3
Culdaff,	2,409	435	2,304	7,581	7,064	1,465	5 1 5	2 1	1,829 19 0	567 16 7	185 4 4	47 16 7
Letterkenny,	2,158	1,593	2,092	8,506	–	1,784	4 15 4	1 2	1,679 10 0	471 17 0	141 15 4	49 10 11
Moville,	1,980	139	1,883	9,317	5,706	1,613	3 18 4	1 1	1,558 12 0	404 13 11	152 16 8	51 2 2
Raphoe,	2,073	1,013	2,061	8,018	–	1,560	5 14 4	1 7	1,765 11 0	305 11 0	118 12 8	45 9 6
	13,813	4,020	12,810	49,545	23,519	10,820	–	–	11,288 14 0	2,105 1 4	931 0 10	270 13 0
Down.												
Hollywood,	5,142	903	5,136	21,298	–	2,494	8 10 0	1 3	4,250 15 0	884 19 3	353 11 4	42 8 0
Dublin.												
Johnstone Charitable,	423	148	423	599	599	92	6 10 2	5 1	164 16 5	258 2 10	9 19 8	0 11 4
Lucan,	739	86	734	2,481	2,461	904	4 2 2	2 0	728 2 0	10 8 11	77 10 7	14 2 1
	1,162	234	1,157	3,080	3,060	999	–	–	892 18 5	268 11 9	87 10 3	14 13 5
Fermanagh.												
Crichton,	7,351	4,236	7,328	27,207	26,185	4,418	0 3 5	0 11	0,242 10 0	1103 18 3	454 9 9	191 6 9
Enniskillen,	1,566	214	1,445	4,577	3,359	772	5 18 6	2 4	1,298 8 0	264 8 5	125 8 7	49 15 1
Irvinestown,	1,624	59	1,539	5,707	5,443	1,092	5 5 7	1 10	1,440 10 0	181 13 4	175 9 10	31 8 0
Kesh,	1,062	19	996	4,748	–	672	4 17 8	0 10	079 0 0	22 10 5	76 2 8	15 16 10
Lack,	1,547	802	1,381	4,520	3,072	663	6 13 4	3 1	1,157 4 0	387 10 3	130 11 0	27 18 2
Lisbellow,	563	124	739	1,701	1,791	321	5 11 7	3 1	489 0 0	273 2 6	55 19 4	15 10 10
Tempo,	1,122	567	1,110	4,503	–	959	4 13 10	1 8	1,093 1 0	29 2 9	75 1 0	27 11 1
	14,075	6,022	14,547	53,273	40,461	9,227	–	–	12,998 13 0	2262 11 11	1,096 1 5	350 5 9
Galway.												
Ballinasloe,	2,007	451	2,000	9,552	–	2,094	4 11 3	1 0	1,890 12 0	110 5 11	159 4 0	7 11 9
Loughrea (New),	727	727	716	669	999	225	2 19 0	1 7	174 4 0	553 11 11	20 18 1	2 16 9
	2,734	1,178	2,716	10,221	669	2,319	–	–	2,064 16 0	663 17 10	180 2 1	10 8 0
Kildare.												
Athy,	1,878	628	1,856	7,577	5,545	2,068	3 13 3	1 7	1,739 19 0	136 17 6	207 2 11	73 0 7
Fontstown,	925	166	907	3,730	2,860	720	5 3 7	2 0	922 16 0	–	103 16 6	24 5 3
	2,803	794	2,593	11,313	8,405	2,788	–	–	2,662 18 0	136 17 6	311 2 5	97 11 10

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(A) No. 2.

31st December, 1865, as rendered to the Loan Fund Board.

wound up; those printed in Capitals have been closed, by order of the Board, on account of Irregularities in the Management.

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1865	Total Paid as Salaries or Wages during 1865.	Number of Paid Servants employed	Total Expenses of Management, including Salaries or Wages, and Loss on Notes in 1865	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1865 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Net Profit of 1865 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Stock in 1865	Amount usually Expended for Charitable Purposes in 1865	Honorary Officers: Treasurers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
355 15 1	231 0 0	3	282 15 2	1 8 4	–	–	70 7 7	1 4 0	64 7 0	William J. Gwynn, Esq.
315 0 10	110 7 0	3	135 15 9	138 1 7	18	–	41 3 5	–	–	R. J. Cuming, Esq., J.P.
91 3 11	53 6 6	2	54 2 1	38 0 0	7	10 18 2	–	–	–	Fras. Moroney, Esq., J.P.
45 1 1	11 6 0	2	18 6 11	–	–	–	26 14 2	–	–	Rev. Francis Shortt.
21 17 2	20 0 0	1	21 11 9	–	–	–	0 5 5	–	–	Mr. Thomas Bennett.
131 6 9	106 5 6	2	127 3 3	–	–	62 6 6	–	86 10 0	–	G. J. Wycherly, Esq., M.D.
120 11 7	52 12 0	3	73 6 9	53 10 10	23	–	2 14 6	–	–	Miss C. Briscoe.
159 10 9	40 8 6	2	48 3 6	42 6 0	12	–	66 13 3	–	–	Very Rev. P. D. O'Regan, P.P.
124 14 0	75 0 0	3	83 18 8	–	–	–	41 15 4	–	–	Achilles Daunt, Esq.
23 6 3	5 0 0	1	5 19 11	10 2 0	13	–	7 4 4	–	–	Rev. R. D. Campion.
56 11 1	40 6 6	1	43 8 11	–	–	–	13 2 2	–	–	George Smith, Esq.
17 15 5	11 5 0	2	27 17 1	1 15 0	0	11 10 8	–	–	–	Mr. Joseph Fitzgerald
710 0 1	361 15 0	17	448 16 6	107 7 10	54	74 3 2	151 8 8	56 10 0	–	
151 1 3	65 0 0	2	87 1 0	56 10 10	26	–	12 9 5	1 0 0	3 0 0	William Thompson, Esq.
73 12 10	35 0 0	2	41 7 8	37 11 6	27	3 0 4	–	–	–	George H. McNeill, Esq.
194 18 7	53 0 0	3	81 13 1	99 6 8	35	–	13 18 10	–	–	John Doherty, Esq.
248 15 1	116 0 0	4	158 1 9	117 8 7	24	20 15 3	–	–	8 0 0	Rev. John Cuming.
204 19 0	78 0 0	2	103 1 10	22 15 10	13	–	74 1 4	–	105 0 0	Mr. William Elliott.
222 0 5	60 0 0	1	86 14 11	91 10 1	26	–	43 15 5	–	–	Wm. Hasler, Esq., J.P.
203 17 0	108 15 0	3	121 2 4	48 15 0	51	–	32 10 2	–	56 5 0	Wm. Fenwick, Esq., J.P.
1,300 4 2	515 15 0	17	684 2 7	467 19 6	191	30 1 7	177 4 2	1 0 0	172 5 0	
425 8 8	130 5 9	3	100 15 0	215 3 0	56	–	46 10 8	–	100 0 0	James Jackson, Esq.
10 2 3	10 0 0	1	23 13 8	–	–	7 11 5	–	–	–	James C. Lawry, Esq.
99 5 4	39 0 9	3	60 14 9	31 0 8	8	–	5 2 11	1 18 0	–	Mr. Joseph Coley.
115 7 7	49 0 9	4	84 8 5	31 9 8	8	7 11 5	5 2 11	1 18 0	–	
891 14 3	159 0 0	6	213 11 6	151 9 7	18	–	326 13 2	–	305 2 6	Mr. Hugh Armstrong.
172 12 4	75 0 0	2	56 10 1	69 3 10	15	–	12 18 5	–	–	M. H. Murphy, Esq.
215 10 10	50 0 0	1	105 3 16	82 10 11	9	–	28 5 1	–	–	Mr. Andrew Aiken.
103 1 6	33 0 0	2	42 12 3	47 18 7	20	–	12 10 8	–	–	Wm. Archdall, Esq., J.P.
158 18 5	80 0 0	2	106 1 1	36 12 8	18	13 15 3	–	40 1 0	11 0 0	Edward Atthill, Esq., J.P.
72 18 6	40 0 0	2	50 16 0	32 0 0	4	9 11 6	–	–	–	Rev. J. G. Porter, J.P.
106 12 0	65 0 0	3	70 15 9	26 6 9	8	16 11 6	–	16 19 0	–	Mr. John Gibson.
1,531 10 11	522 0 0	18	688 4 6	446 4 4	92	39 19 3	380 7 4	57 0 0	375 2 6	
184 17 5	90 5 10	2	110 9 2	73 15 4	6	–	6 12 11	–	–	Wm. Lancaster, Esq., J.P.
33 12 5	12 0 0	1	17 16 2	–	–	–	15 16 3	–	–	Rev. J. Macklin, P.P.
218 9 10	102 5 10	3	128 5 4	73 15 4	6	–	10 9 2	–	–	
200 7 2	117 7 0	5	166 11 9	72 19 11	8	–	47 15 6	9 0 0	59 9 0	Henry Hamm, Esq.
136 0 9	46 0 0	3	73 3 9	42 16 0	17	–	30 1 0	–	19 7 0	Rev. Richard W. Bagot.
432 7 11	165 7 0	8	239 15 6	105 15 11	25	–	77 10 6	9 0 0	72 15 0	

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APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

County and Name of Loan Fund.	Amount of Capital to be accounted for on 31st Dec. 1865.	Of which is held free of Interest, being Original subscription or Unappropriated Profits	Actual Amount of Capital working on 31st Dec. 1865.	Total Amount Circulated in 1865	Amount issued in Monthly Loans.	Number of Loans issued in 1865.	Average Amount of each Loan.	Average Cost of the Loan of each Loan to the Society, in Shillings and Pence to the Capital	Sum in Borrowers' hands on 31st Dec. 1865, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st Dec., 1865	Amount of Discount received in 1865.	Amount of Interest received in 1865.
Kilkenny.	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Callan, No. 1,	894	274	892	3,706	–	1,207	2 17 1	0 0	637 19 0	254 12 4	61 15 4	24 18 6
Fiddown,	162	78	151	692	–	344	2 2 8	1 0	161 8 0	0 12 0	11 10 8	6 5 0
Stoneyford,	372	32	364	1,526	–	511	2 19 0	0 7	365 9 0	6 10 0	25 8 8	4 18 3
Thomastown,	418	202	416	1,303	–	559	2 6 7	1 0	417 0 0	1 0 8	21 14 4	14 19 4
	1,846	670	1,787	7,227	–	2,601	–	–	1,581 16 0	263 10 6	120 9 0	51 1 1
King's Co.												
Clara,	2,478	642	2,470	9,448	6,109	2,351	4 0 0	1 3	2,264 0 0	210 10 7	234 16 8	69 11 0
Tullamore,	1,545	180	1,542	6,178	–	1,854	2 16 10	1 2	1,468 8 0	3 13 10	86 0 0	93 2 10
	4,023	1,122	4,012	14,620	6,109	4,205	–	–	3,732 17 0	214 4 0	321 2 8	162 14 4
Leitrim.												
Annaduff,	1,010	440	987	3,649	3,049	1,146	3 3 8	1 1	962 8 0	53 14 3	60 16 4	6 7 1
Limerick.												
Askeaton,	604	273	652	6,023	798	735	4 2 3	1 0	652 10 0	0 3 0	50 7 8	15 0 0
Ballingarry,	681	161	679	3,054	–	680	4 8 8	1 4	570 14 0	108 11 3	50 18 0	19 0 7
Galbally,	1,409	1,047	1,404	4,122	1,745	903	4 11 3	1 3	691 4 0	713 10 3	94 2 11	1 9 4
Limerick Industrial,	1,668	1,492	1,660	7,852	–	1,472	5 9 8	1 0	1,605 16 0	66 18 6	130 17 4	19 17 1
Limerick Pery and Jubilee,	1,987	1,987	1,938	8,060	–	1,703	4 14 2	1 7	1,866 0 0	116 14 6	134 0 8	21 13 3
	6,399	4,960	6,333	29,120	2,483	5,503	–	–	5,986 4 0	1,000 5 0	460 15 7	77 0 8
Londonderry.												
Draperstown,	1,032	207	1,028	3,238	2,980	717	4 10 4	1 8	772 9 0	255 15 8	93 2 9	11 7 11
Kilrea,	2,677	625	2,660	8,092	8,395	1,520	5 18 4	1 7	2,169 15 0	208 1 4	219 16 6	52 0 1
Londonderry,	4,831	1,731	4,662	18,494	7,812	3,887	4 15 2	1 10	4,487 0 0	311 7 10	378 6 8	108 13 1
Maghera,	1,067	50	1,062	4,219	2,626	1,050	4 6 3	1 0	1,062 12 0	–	107 1 9	25 9 1
	9,607	2,018	9,402	34,040	21,418	7,174	–	–	8,789 0 0	805 4 10	793 7 8	197 16 2
Longford.												
Edgeworthstown,	1,353	321	1,352	4,459	2,881	1,012	4 8 0	1 7	1,265 2 0	87 17 7	116 0 7	3 9 11
Mayo.												
Swineford,	1,520	14	1,489	6,551	–	1,549	4 4 9	1 0	1,519 18 0	–	100 3 8	37 9 4
Meath.												
Kells,	1,344	44	1,297	6,347	–	1,423	4 9 2	1 4	1,286 4 0	11 14 7	105 15 8	17 10 3
Monaghan.												
Cornasoo,	1,030	142	1,020	4,003	–	1,686	2 18 2	0 10	984 10 0	40 10 0	81 14 4	10 10 0
Queen's Co.												
Abbeyleix,	1,693	443	1,653	7,325	3,741	1,907	3 1 0	1 0	1,692 3 0	–	153 0 2	23 10 4
Durrow,	2,321	738	2,288	8,941	6,086	2,202	4 1 0	1 10	2,054 4 0	263 4 9	204 14 8	72 0 2
Maryborough,	1,915	165	1,900	8,096	–	2,919	2 10 6	0 9	1,668 0 0	245 19 0	134 18 8	65 10 5
Mountrath,	2,237	537	2,235	9,928	–	2,180	4 8 4	1 2	2,126 1 0	109 12 3	160 0 4	19 3 8
Portarlington,	1,474	44	1,456	6,318	–	2,204	2 17 4	0 10	1,295 17 0	176 15 8	105 6 0	53 15 8
Timahoe,	1,207	357	1,182	5,064	–	1,377	3 13 6	0 9	1,108 8 0	98 2 0	84 3 6	75 0 3
	10,847	2,284	10,722	45,372	10,427	12,786	–	–	9,944 19 0	893 14 1	842 17 4	309 11 6

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ending 31st December, 1865, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1865.	Total Paid as Salaries or Wages during 1865	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes in 1865.	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1865 (if any) after payment of Interest and all Expenses and deducting any Bad Debts	Net Profit of 1865 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Amount of Bad Debts charged to Stock in 1865	Amount actually Expended for Charitable Purposes in 1865	Honorary Officers: Treasurers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
92 10 0	42 0 0	2	49 13 0	31 0 0	5	–	12 8 6	–	11 14 3	W. R. Weld, Esq.
10 2 8	15 0 0	1	15 14 10	–	–	–	3 7 10	–	–	Rev. W. Gregory.
34 12 1	9 0 0	1	15 14 6	17 15 8	5	–	1 1 11	–	–	Mrs. Sarah Flood.
42 15 7	21 0 0	2	27 5 4	7 16 7	3	–	7 13 8	–	6 11 3	Ven. Archdn. Thacker.
186 6 4	87 0 0	0	108 7 8	50 12 3	13	–	24 6 5	–	18 5 0	
325 0 10	114 0 0	3	145 10 6	75 4 7	24	–	104 14 6	–	90 0 0	Edwd. Bewley, Esq., M.D.
187 3 4	78 0 0	4	110 3 4	11 5 11	2	–	65 14 1	–	40 0 0	Alex. M'Mullen, Esq.
512 13 2	192 0 0	7	255 13 10	86 10 6	26	–	170 8 10	–	130 0 0	
70 14 5	50 0 0	2	61 6 8	27 17 0	18	12 12 3	–	–	–	Mr. James Reynolds.
71 10 7	30 0 0	2	38 4 10	18 19 11	14	–	11 10 10	2 15 0	–	Rev. Geo. Maxwell.
79 0 10	40 0 0	2	47 0 8	26 11 5	3	–	2 8 6	–	–	Rev. H. B. Bayly.
106 10 10	48 0 0	3	56 19 11	13 0 11	15	–	36 10 0	–	–	R. D. Bolton Massy, Esq.
160 1 4	112 4 0	8	129 14 0	6 2 6	4	–	54 4 4	–	–	Very Rev. M. Fitzgerald.
174 6 5	90 0 0	3	142 4 0	–	–	–	32 2 5	–	–	Edward Fitt, Esq.
621 19 0	320 4 0	13	414 12 11	67 14 0	36	–	136 10 4	2 15 0	–	
110 10 2	50 0 0	2	56 10 8	41 5 0	10	–	0 14 6	–	–	Mr. James Kerr.
283 10 9	69 4 0	3	124 15 0	85 18 4	27	–	73 5 11	–	93 0 0	R. H. Dolling, Esq., J.P.
536 10 5	208 8 0	4	361 2 2	167 10 0	46	153 10 9	–	161 15 0	–	James Gilmore, Esq.
141 5 10	40 0 0	2	66 14 6	47 5 10	10	–	33 5 6	5 0 0	–	Mr. James Kerr.
1,072 6 2	487 12 0	11	601 2 10	341 19 2	93	153 10 9	115 5 11	166 15 0	93 0 0	
126 4 3	70 0 0	3	84 7 0	47 15 6	22	2 17 9	–	–	–	Rev. W. Noble.
156 10 8	72 0 0	2	82 0 4	37 10 0	7	–	10 0 4	–	–	Rev. B. W. Eames.
198 3 3	80 0 0	3	65 8 10	83 13 10	10	20 13 5	–	–	–	Thomas Radcliffe, Esq.
106 15 1	58 0 0	2	69 5 1	45 2 6	7	10 8 6	–	2 10 0	–	Samuel Jamieson, Esq.
241 17 11	145 4 6	2	180 14 5	66 4 5	7	14 0 11	–	–	3 17 4	E. L. Swan, Esq.
287 5 8	140 0 0	3	201 0 10	81 16 9	18	–	1 3 8	2 16 0	11 1 0	Robert Rhodes, Esq.
239 12 8	96 0 0	4	120 14 1	87 10 0	20	–	31 8 7	–	85 0 0	Thomas Turpin, Esq.
201 19 9	110 0 0	2	129 17 10	85 0 0	14	12 18 1	–	–	–	William Roe, Esq.
178 3 0	73 12 0	4	87 13 5	67 2 9	14	–	23 7 4	–	25 0 0	Very Rev. J. Wolseley.
195 4 9	60 0 0	2	92 13 5	47 10 0	0	–	45 1 4	–	–	William Edge, Esq.
1,334 3 10	627 16 6	17	821 14 0	435 3 11	82	26 10 0	101 3 11	2 16 0	74 18 4	

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APPENDIX (A) No 2.—Statement of Accounts of Loan Funds for the Year

County and Name of Loan Fund	Amount of Capital to be accounted for on 31st Dec. 1865.	Of which is held free of Interest, being Original Subscription or Unappropriated Profits.	Actual Amount of Capital working on 31st Dec. 1865.	Total Amount Circulated in 1865	Amount issued in Monthly Loans	Number of Loans issued in 1865.	Average Amount of each Loan.	Average Cost of the Loan of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1865, exclusive of Bad Debts.	Sum in Treasurers hands on 31st Dec., 1865	Amount of Discount received in 1865.	Amount of Fines received in 1865.
	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Roscommon.												
Athlone,	3,048	958	3,602	13,430	9,882	2,003	4 9 9	1 3	3,940 13 0	300 17 7	300 5 8	51 0 1
Sligo.												
Belloghy,	2,013	383	2,006	6,087	–	2,485	4 0 5	0 9	2,012 10 0	–	160 0 0	22 2 0
Drumcliff,	1,048	406	1,049	3,505	2,112	853	4 3 7	1 8	871 8 0	174 15 0	93 8 0	17 2 0
Sligo,	1,478	107	1,458	5,405	2,095	1,316	4 2 1	1 3	1,126 14 0	150 17 7	128 10 3	36 5 4
Tubbercurry,	425	362	423	4,856	–	1,357	3 11 0	1 2	423 12 0	–	80 18 8	7 14 11
	4,964	1,258	4,926	23,813	4,907	6,011	–	–	4,634 13 0	325 13 1	460 6 4	77 5 0
Tipperary.												
Borrisokane,	1,135	00	1,127	4,667	3,188	1,606	2 15 0	0 10	1,131 7 0	1 10 0	117 12 8	37 8 11
Cahir,	1,689	384	1,684	8,646	–	2,250	3 16 9	0 7	1,492 8 0	252 7 1	144 2 0	4 2 3
Cashel,	2,048	1,878	2,044	12,228	4,891	4,386	2 16 1	0 10	2,425 12 0	510 14 11	244 21 3	17 13 10
Fethard,	937	480	922	4,943	–	1,714	2 10 8	1 0	910 11 0	14 16 11	72 7 8	56 14 2
Nenagh,	1,456	840	1,442	5,909	4,222	1,134	4 3 3	3 3	1,068 11 0	383 12 10	134 13 4	55 4 9
Roscrea,	3,491	1,318	3,490	13,780	8,680	4,020	3 8 7	1 1	2,074 1 0	516 14 8	302 3 0	100 14 0
Tipperary,	1,548	466	1,537	7,724	–	2,098	3 13 7	1 3	1,437 4 0	108 8 7	128 14 8	30 4 2
	13,304	5,440	13,146	57,363	40,900	17,408	–	–	11,188 11 0	1597 11 0	1144 5 0	318 2 1
Tyrone.												
Ballygawley,	1,935	355	1,100	4,075	3,836	952	4 5 7	0 0	1,024 13 0	6 17 4	140 18 0	30 1 2
Beragh,	1,987	837	1,920	3,414	3,414	600	5 3 5	4 6	305 0 0	1560 5 2	85 7 0	39 8 7
Castlederg,	1,744	144	1,600	5,902	5,201	1,186	4 16 0	1 9	1,726 5 0	17 10 0	142 9 2	30 10 0
Coalisland,	2,421	568	2,407	9,987	6,812	2,010	4 12 10	1 7	2,410 7 0	78 15 5	202 14 3	51 1 7
Cookstown,	2,103	892	2,098	8,786	5,307	2,019	4 7 0	1 3	2,011 9 0	86 5 11	101 8 2	8 19 3
Dromore,	2,767	671	2,721	8,800	8,762	1,901	6 10 8	2 3	2,289 11 0	436 2 2	221 5 8	53 12 0
Drumany,	1,300	–	1,299	2,300	1,942	444	5 3 7	1 8	1,187 8 0	112 14 2	52 0 4	2 17 1
Drumbulgin,	450	–	448	680	092	206	3 6 0	1 4	402 11 0	45 14 2	17 16 5	0 10 6
Drumquin,	2,378	1,703	2,358	8,298	8,298	1,990	6 3 4	3 3	2,113 0 0	269 15 7	137 6 0	33 14 8
Kilskeery,	1,113	418	1,010	2,824	2,824	504	5 12 0	3 4	581 13 0	510 0 0	88 5 0	10 3 0
Newtownstewart,	4,733	1,475	4,601	15,137	16,320	2,105	6 13 4	1 3	4,351 7 0	380 1 11	257 5 8	93 8 2
Omagh (New),	2,771	521	2,675	8,418	8,418	1,093	5 1 3	1 8	2,057 10 0	111 10 2	263 1 3	55 6 11
Pomeroy,	1,814	044	1,813	6,801	6,556	1,153	5 18 0	2 3	1,512 10 0	100 11 10	208 13 4	41 0 3
Stewartstown,	3,928	701	3,955	12,550	10,571	2,392	5 4 11	1 11	3,010 10 0	–	342 11 10	37 8 0
Strabane,	1,975	1	1,928	6,980	5,015	1,300	4 10 5	1 7	1,557 5 0	215 2 8	190 9 11	55 12 0
	33,119	8,925	30,841	104,047	92,900	19,581	–	–	20,047 13 0	4005 15 6	2524 10 0	574 8 8
Waterford.												
Waterford,	2,507	037	2,564	13,006	–	2,167	6 3 0	1 5	2,301 8 0	173 0 10	218 15 4	42 10 7
Westmeath.												
Mayne,	123	20	123	581	–	263	2 1 0	0 8	122 17 0	–	9 14 0	4 16 7
Moate,	804	187	803	3,041	1,224	1,095	3 11 7	1 9	825 7 0	37 10 7	80 13 0	13 11 6
St. Mary's, Athlone	2,417	1,043	2,400	9,759	6,303	2,520	3 17 5	1 1	2,415 0 0	–	215 3 6	50 5 3
	3,404	1,250	3,395	14,261	7,527	3,898	–	–	3,363 10 0	37 16 7	305 10 6	77 12 10
Wexford.												
Enniscorthy,	854	525	851	3,761	–	1,204	3 2 9	1 5	756 3 0	95 0 8	93 0 4	37 3 0
New Ross Benevolent,	3,014	1,158	3,030	11,004	8,171	3,158	3 14 0	0 10	3,006 12 0	–	262 10 10	138 14 10
New Ross National,	1,508	970	1,955	4,348	2,326	1,137	3 16 6	2 2	1,423 19 0	172 2 9	91 17 0	66 6 10
	5,300	2,653	5,841	19,828	10,407	5,499	–	–	5,088 14 0	267 9 5	417 17 2	242 4 8
Wicklow.												
Baltinglass,	480	91	479	1,094	1,162	619	3 4 5	1 3	424 10 0	54 5 10	50 3 7	10 0 0
Imaal,	987	273	982	2,981	1,815	602	4 10 0	2 4	693 4 0	329 6 4	76 3 0	31 12 11
Kiltegan,	571	304	560	1,990	1,402	505	3 10 0	1 7	470 1 0	98 14 4	54 11 6	39 0 1
Moyne,	592	225	588	2,408	1,766	545	4 10 7	1 4	487 4 0	103 16 11	60 17 0	8 19 8
	2,630	954	2,618	9,439	6,205	2,271	–	–	2,030 8 0	585 3 5	247 16 1	66 13 5

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ending 31st December, 1865, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1865	Total Paid as Salaries or Wages during 1865.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes in 1865.	Amount of Interest paid for Capital.	Number of Depositors owing and Capital.	Net Loss of 1865 (if any) after payment of Interest and all Expenses and deducting any Bad Debts	Net Profit of 1865 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Stock in 1865	Amount actually Expended for Charitable Purposes in 1865.	Honorary Officers. Treasurers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
385 5 10	139 0 0	4	187 10 1	151 16 9	04	–	36 19 6	9 0 0	–	John M'Donnell, Esq.
209 12 10	78 0 0	4	67 17 3	01 7 10	28	6 10 3	–	27 4 0	–	Bernard Colleran, Esq.
117 18 2	50 0 0	3	71 3 0	30 10 4	10	–	0 19 10	–	–	Thomas Yeates, Esq.
169 14 10	08 0 0	3	85 4 11	00 2 6	9	–	9 9 5	5 18 0	–	George Leech, Esq.
100 4 11	03 0 0	2	80 4 8	42 5 0	3	22 4 9	–	–	50 0 0	John Gray, Esq.
567 5 9	265 0 0	12	334 0 10	230 5 8	50	29 1 0	19 9 3	33 2 0	50 0 0	
179 5 6	07 18 0	2	68 12 8	03 17 0	0	–	56 15 10	–	–	Dr. M'Garvey
108 0 1	43 0 0	2	04 2 0	43 2 8	40	–	60 10 11	–	–	Robert Proctor, Esq.
301 14 2	150 0 0	3	101 9 0	2 12 10	2	–	107 12 4	–	–	Mr. Matthew O'Ryan.
143 7 4	70 4 0	4	90 16 11	20 5 0	7	–	26 4 8	–	–	John M'Carthy, Esq.
210 19 0	154 18 8	3	235 3 2	61 2 3	11	312 1 5	–	226 15 0	–	Anthony Nolan, Esq.
429 0 10	183 0 0	3	220 7 2	100 12 7	12	–	09 1 1	–	205 0 0	Mr. John Large.
187 3 5	117 0 0	3	131 12 2	60 15 1	21	10 3 10	–	–	–	William O'Leary, Esq.
1,019 15 4	782 0 8	20	1,002 3 7	302 8 2	111	322 5 3	350 13 10	226 10 0	205 0 0	
187 3 5	–	–	24 15 7	94 0 0	7	–	08 7 10	–	–	Mervyn Stewart, Esq., J.P.
180 5 7	08 0 0	4	148 16 0	54 6 0	22	72 17 8	–	–	0 7 0	Dr. Robinson.
195 0 9	80 0 0	2	104 3 10	87 17 8	17	–	3 8 3	–	–	Joseph Scott, Esq., J.P.
274 4 8	132 0 0	3	162 11 11	93 13 3	27	–	17 19 0	–	10 0 0	Rev. W. Young.
226 8 4	95 0 0	3	125 18 7	62 18 8	10	–	37 11 9	–	115 0 0	S. E. Weir, Esq.
286 5 0	180 0 0	3	156 10 1	115 19 0	13	–	3 15 5	10 0 0	20 0 0	Mr. Robert Warnock.
60 14 9	23 0 0	1	86 14 0	23 10 11	4	–	0 9 10	–	–	Robert M'Guckin, Esq.
19 4 7	11 6 5	2	13 18 0	5 6 1	7	–	–	–	–	Mr. Joseph Anderson.
189 5 9	130 0 0	2	151 13 0	53 15 0	12	10 2 3	–	–	–	Edward Sproule, Esq.
111 13 0	70 0 0	3	84 3 5	82 17 9	6	5 8 2	–	–	–	Rev. J. G. Porter, J.P.
374 4 11	135 0 0	5	192 5 8	104 1 16	31	–	8 17 5	6 0 0	–	John Rogers, Esq., J.P.
338 4 4	108 0 0	3	138 10 0	106 14 11	10	–	80 18 11	7 0 0	–	Mr. Andrew Graham.
259 11 9	115 0 0	3	134 0 6	82 0 0	4	–	43 11 1	–	–	Robert Henry, Esq., M.D.
410 2 5	190 0 0	4	236 0 11	157 7 0	30	–	16 14 6	–	10 0 0	Dr. William B. Whittell.
259 1 11	72 0 0	3	113 11 10	99 13 3	22	65 0 2	–	111 0 0	–	Samuel Dunn, Esq.
3,217 0 2	1580 6 5	41	1,823 15 3	1,234 1 11	230	109 17 3	281 14 3	137 0 0	155 7 6	
283 14 4	120 0 0	3	149 10 9	108 19 3	20	–	27 6 4	1 18 0	36 0 0	V. R. Delandre, Esq.
15 10 8	5 0 0	2	9 8 8	4 16 0	1	–	1 15 0	–	–	Miss E. Pakenham.
112 7 0	77 0 0	3	98 1 7	33 2 4	20	18 16 2	–	–	–	W. C. Clibborn, Esq.
295 10 8	120 0 0	3	144 17 5	81 8 9	25	–	09 4 9	–	50 0 0	Mr. Francis Hughes.
423 15 1	202 0 0	8	252 2 8	119 9 1	51	18 15 2	70 19 0	–	50 0 0	
117 3 2	74 0 0	4	84 8 6	16 10 0	7	–	10 4 8	–	–	Edward J. Lett, Esq.
417 2 9	100 0 0	2	144 6 4	124 12 8	29	–	148 3 3	–	129 12 9	Rev. P. Crane.
187 19 2	90 18 2	2	125 11 6	37 16 10	13	–	24 10 10	–	–	Mrs. Glascott.
722 4 7	273 18 2	8	354 6 4	178 10 0	49	–	188 18 0	–	129 12 9	
00 0 9	37 0 0	2	40 15 10	23 7 4	28	–	1 17 7	–	–	Peter Douglas, Esq.
110 2 5	50 0 0	4	70 2 8	37 0 6	21	–	8 13 3	–	15 18 6	Michael Fenton, Esq., J.P.
78 9 2	36 0 0	3	41 4 8	10 7 0	10	–	26 17 0	–	28 2 0	Rev. J. Dowse.
80 8 7	25 0 0	2	50 11 3	20 7 0	11	–	23 9 16	–	17 0 0	Rev. T. O. Fetherstone H.
341 0 11	148 0 0	11	188 14 5	91 8 4	70	–	60 18 2	–	60 18 3	

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APPENDIX (A) No. 3.

Statement of Loan Funds Dissolved, by order of the Loan Fund Board of Ireland, since the Year 1847.

County	Name of Loan Fund.	Date of Gazetting.	Name of Receiver	Liabilities when Gazetted. £ s. d.	Dividends paid to Depositors.	Non due to Depositors. £ s. d.	Amount in Bank on Dec. 31 1862. £ s. d.	Observations
Carlow,	Rathvilly,	9th January, 1847,	—	928 0 0	14s. 6½d. per pound,	236 0 0	—	Finally closed.
Cavan,	Kingscourt,	9th December, 1850,	—	764 0 0	4s. 6d., 4s. 6d., 5s., 6s. 6d., total 19s. 6d. per pound.	38 16 0	—	Do.
Do.,	Cootehill,	4th December 1848,	W. Saunderson,	451 0 0	10s 6d and 2s per pound,	119 10 0	—	Do.
Cork,	Mitchelstown,	3rd April, 1853,	J. F. Furnest,	605 0 0	18s and 2d per pound,	114 14 0	—	Do.
Do.,	Cork Charitable,	19th October, 1850,	Peter Dillon,	2,916 13 0	Capital free. Nothing due to depositors.	—	—	Do. The whole capital of society was free, arising from a donation chiefly of Henry Sheares, Esq., in 1774. The total loss sustained by the female committee on this charity and the amount of charges incidental to winding up legal proceedings &c. was £1,341 4s. 8d. leaving available for the formation of a new society £975 3s 6d, and in addition to that sum, £305 16s. 3d. derived from surplus assets of Cork No. 1 Society, closed. Total capital, £1,180 3s. 11d.
Fermanagh,	Lowtherstown,	3rd August, 1849,	A. Aikin,	260 0 0	Paid in full,	—	—	Do.
Galway,	Loughrea,	9th January, 1850,	Richard O'Neill,	—	Do.,	—	—	Do. Assets of old fund derived from original charitable bequest £620 1s 8d transferred to newly-established society, which with interest, when transferred in June, 1852, amounted to £367 4s 11d. £300 recovered from P. Reade, Esq., J.P., paid to the depositors. Since payment of dividend £0 12s 10d. has been received, which amount has been applied to Board's charges, and re-lodged.
Do.,	Mountshannon,	9th May, 1849,	William Mills,	1,631 0 4	3s 6d. per pound,	1,324 0 0	—	Do.
Kilkenny,	Kilkenny,	24th August, 1849,	J. Haskett,	226 1 8	Paid in full,	—	—	Do.
King's,	Edenderry,	14th August, 1848,	John Gill,	135 0 0	Paid in full to all save Treasurer	46 0 0	—	Do. Only loss sustained by Treasurer, £46.
Do.,	Birr	4th October 1849,	J. Meers,	732 0 0	8s. 5d. and 6d. per pound	483 0 11	—	Do.
Leitrim,	Ballyconnell,	8th July, 1851,	John Soden,	3,016 0 0	Paid in full,	—	—	Do. The total amount lodged to Board's credit, including £21 1s 8d., interest allowed by Bank to 31st December, 1862 was £1,352 6s. 0d. The actual amount available, after paying all depositors in full, £2,925, and charges of collection, &c., £236 8s., was £1,360 18s 2d. Out of above available assets Board ordered to be applied to the relief of urgent distress in the district the same to be administered through the Resident Magistrate C. De Gernon, Esq., the sum of £1,300, which was accordingly lodged in hands of Government for disposal by Mr De Gernon, leaving a balance in Bank to Board's credit on the 31st December, 1862, of £200 18s 2d., of which amount £206 up to 31st December, 1862 was applicable to charitable or useful purposes in Loan Fund district. Of that £0 0 18s 2d., and assets realized since 31st of December, 1862, amounting to £49 18s. 11d., total, — — £250 17 2 The following payments were made:— Rent, £8 2 0; Law charges advanced by Board, 12 1 1 } 15 3 1 Leaving a balance available for charitable purposes of £244 14 1 The above-mentioned balance was distributed by C. De Gernon, Esq., Resident Magistrate, as the former amount had been.
Longford,	Killashee,	20th April, 1849,	Samuel Wilson,	472 0 0	10s and 2s. 6d. per pound,	185 2 10	—	Do.
Monaghan,	Drumskell,	26th March, 1848,	William Kerr,	750 0 0	8s. 8d per pound,	403 3 11	—	Do.
Sligo,	Ballymunahan,	18th January 1849,	W. Loughead,	637 0 0	Nil,	637 0 0	—	Do.
Do.,	Coolaney,	21st April, 1849,	James Simpson	487 0 0	1s. 6d. per pound,	488 13 0	—	Do.
Do.,	Lissadill,	22th May, 1852,	Geo. Somerville,	785 0 0	Paid in full,	—	—	Do. A total loss of deposits.

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Tipperary,	Ballingarry,	4th September, 1848,	J. Quinlan,	396 0 0	4s. per pound,	797 17 7	—		Do.	
Do.,	Carrick-on-Suir,	8th August 1848,	Thomas Long	288 0 0	20s. to depositors, 10s. to managers	158 0 0	0 14 0		Do	Loss in this case sustained by Managers.
Do.,	Moyglass,	4th September, 1848,	Richard Purcell,	625 0 0	3s. 6d. 3s., and 1s. 6d. per pound.	670 12 0	—		Do.	
Do.,	Moyne,	20th January, 1850,	J. Russell,	384 0 0	Nil,	384 0 0	—		Do.	The allowed claims in this case were £384; of this amount a portion has been recovered by depositors from Treasurer. The account of disallowed claims was £451
Do.,	Thurles Agricultural	27th February, 1852,	—	952 10 0	8s., 1s. 1d., and 7s. 3d. per pound	348 3 0	—		Do.	
Waterford,	Waterford, King-st.,	13th November, 1853,	Benj. Collins,	772 0 0	5s 8d. 5s 4d., and 1s. 2½d. per pound.	107 7 8	—			The first dividend paid to depositors was 8s 8d. in the pound, amounting to £334 12s. 1d.; a second dividend of 5s. 4d. in the pound was paid 23th February, 1864, of £106 16s., making amount paid 14s. in the pound. Assets on Bank 1st January, 1864, were £308 19 11 To 28th February, 1864, all depositors, except Mrs. E. Doyle (for claim, £0 5s 8d.), said to be deceased, and unrepresented at meeting, were paid a second dividend of 5s. 4d in the pound, amounting to £106 13 0 } £254 0 0 There were charges due to Board upon payment of first dividend re-lodged to Board's credit in Bank of Ireland, 0 0 0 Expenses of payment of second dividend, 4 10 0 Leaving a balance in Bank on 31st December, 1864, of £54 18 11 The balance due on Dr Fyne's bond was paid on 10th April, 1865, 43 0 0 Leaving a balance in Bank 22nd June, 1865, of £47 18 11 On the 22nd of June, 1865, a third and final dividend of 1s. 2½d. in the pound was paid to all depositors, except Mrs. E Doyle deceased, who having no representatives, the amount of her dividend was divided amongst the other depositors, £43 16 4 } 47 1 4 Expenses of paying third dividend, 3 5 0 Leaving in Bank on the 9th of March, 1866, a balance of 0 17 7 which has been applied to local charities in Waterford.
Westmeath,	Castletowndervin,	10th January 1850,	Patrick Fagan,	1,030 0 7	5s and 10d. per pound,	874 10 4	—		Do	
Do.,	Mullingar,	27th October, 1851,	Edward Colley,	1,360 0 0	5s 5d. per pound,	738 0 2	—		Do.	
Do.,	Killucan,	16th April, 1853	Richard Shaw,	310 4 4	By the reduction of certain claims, and arrangements made with depositors, £210 was divided amongst them	97 0 0	—		Do.	
Waxford,	Clohamon,	23rd January, 1847,	J. Morressey,	1,753 0 0	10s. and 5s per pound,	445 0 0	—		Do.	
Do.,	Ferns,	2nd January 1848,	—	1,110 0 0	10s per pound,	270 0 0	—		Do.	
Do.	Gorey,	19th May, 1852,	James Hayes	480 12 0	15s. per pound	120 0 0	—		Do.	
Do.,	Wexford General,	27th February, 1852	Benjamin Allen,	2,323 0 0	9 0d and 5½d. per pound,	1,286 0 0	—		Do.	
Do.,	New Ross Charitable	27th May, 1848,	—	350 0 0	Nil	—		370 0 1	Do.	Free capital, lodged to Board's credit in the Bank of Ireland applicable to charitable or useful purposes in the locality on the 31st December 1864, was £370 1s. 1d.; total receipts from date of gazetting £421 8s 10d.; payments made by Board on account of Society £51 0s 9d., leaving an available balance in Bank of Ireland to Board's credit of £370 0s. 1d.

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APPENDIX (A) No. 4.

RETURN of INSPECTIONS by BOARD'S OFFICER, during the year 1865.

Name of Loan Fund.	Date of Inspection in 1865.	Date of last preceding Inspection.	Name of Loan Fund.	Date of Inspection in 1865.	Date of last preceding Inspection.
Drumaney (Special),	9th Jan.,	—	Letterkenny,	24th July,	21st Oct., 1863.
Coagh (Special),	10th Jan.,	28th Feb., 1863.	Raphoe,	25th July,	19th Oct., 1863
Maghera,	12th Jan.,	28th Feb., 1864.	Drumquin,	27th July,	24th Sept., 1863.
Draperstown,	14th Jan.,	27th Feb., 1864.	Castlederg,	28th July,	15th Aug., 1864.
Kilrea,	16th Jan.,	16th July, 1863.	Newtownstewart,	29th July,	8th Aug., 1864.
Antrim,	18th Jan.,	14th July, 1863.	Dromore,	31st July,	16th April, 1864
Holywood,	20th Jan.,	30th June, 1863.	Ballygawley (Special),	25th Aug.,	31st Oct., 1863.
Cornasoo,	6th Feb.,	26th Jan., 1864	Ballygawley,	26th Aug.,	31st Oct. 1863.
Raw (Special),	7th Feb.,	23rd April, 1864.	Cookstown,	28th Aug.,	4th March, 1863.
Nenagh (Special),	11th Feb.,	6th July, 1864.	Drumaney,	29th Aug.,	9th Jan., 1865.
Maryborough,	27th Feb.,	23rd Nov., 1863.	Stewartstown,	31st Aug.,	2nd March, 1863.
Timahoe,	2nd Mar.,	25th Nov., 1863.	Drumbulgin,	2nd Sept.,	—
Abbeyleix,	7th Mar.,	27th Nov., 1863.	Coalisland,	4th Sept.,	6th March, 1863.
Durrow,	9th Mar.,	30th Nov., 1863.	Beragh (Special),	6th Sept.,	21st July, 1865.
Johnstone Charitable,	20th Mar.,	20th Nov., 1863.	Pomeroy,	8th Sept.,	26th Sept., 1863.
Athy,	5th April,	14th Jan., 1864.	Tempo,	25th Sept.,	20th April, 1864.
Fontstown,	7th April,	11th Jan., 1864.	Crichton,	27th Sept.,	18th April, 1864.
Stoneyford,	11th April,	4th Dec., 1863.	Enniskillen,	29th Sept.,	28th Sept., 1863.
Callan,	13th April,	3rd Dec., 1863.	Kilskeery,	30th Sept.,	3rd Oct., 1863.
Thomastown,	15th April,	1st Dec., 1863	Lisbellaw,	2nd Oct.,	5th Oct., 1863.
Queenstown (Special),	1st May,	18th Oct., 1864.	Irvinestown,	3rd Oct.,	18th June, 1864
New Cork Charitable (Special),	4th May,	19th Oct., 1864.	Lack,	4th Oct.,	1st Oct., 1863.
Monntrath,	6th May,	26th Feb., 1864.	Kesh,	6th Oct.,	17th June, 1864.
Moville,	22nd May,	30th April, 1863.	Ballintra,	9th Oct.,	22nd April, 1864.
Culdaff,	24th May,	4th May, 1863.	Kells,	24th Oct.,	19th Jan., 1864.
Carndonagh (Special),	27th May,	11th Aug., 1864.	Ballyjamesduff,	26th Oct.,	21st Jan., 1864.
Londonderry,	29th May,	11th May, 1863.	Annaduff,	28th Oct.,	28th May, 1864.
Buncrana (Special),	31st May,	8th May, 1863.	Sligo,	30th Oct.,	30th May, 1864.
Edgeworthstown,	21st June,	26th May, 1861.	Drumcliff,	31st Oct.,	31st May, 1864.
Mayno,	23rd June,	7th May, 1862.	Tobercurry,	1st Nov.,	2nd June, 1864.
Athlone (co. Roscommon),	24th June,	21st Dec., 1863.	Bellaghy,	3rd Nov.,	6th June, 1864.
Athlone (St. Mary's),	26th June,	4th Sept., 1863.	Swineford,	6th Nov.,	4th June, 1864.
Ballinasloe,	27th June,	10th June, 1864.	Roscrea,	27th Nov.,	10th May, 1864.
Loughrea,	28th June,	9th June, 1864.	Nenagh (Special),	30th Nov.,	6th July, 1864.
Moate,	30th June,	5th June, 1863.	Borrisokane,	2nd Dec.,	1st Mar., 1864.
Omagh,	20th July,	30th Nov., 1864.	Limerick Pery and Jubilee,	4th Dec.,	6th Oct., 1864.
Beragh,	21st July,	12th April, 1864.	Limerick Industrial,	6th Dec.,	8th Oct., 1864.
Strabane,	22nd July,	9th Aug., 1864.	Askeaton,	8th Dec.,	10th Oct., 1864.
			Ballingurry,	9th Dec.,	11th Oct., 1864.

APPENDIX (B) No. 1.

AUDIT of the COMMITTEE of the NOTE and DEBENTURE ISSUE for 1865, and of RECEIPTS from all sources during the same year.

The Committee to audit the above met on the 2nd day of March, 1866, for that purpose.

Your Committee find there were,	159,300
Notes in Stock on 1st January, 1865.	
That on the 31st of March, 1865, were ordered,	100,000
Making to be accounted for,	259,300
Of these were issued during 1865,	142,300
Leaving in Stock on 1st January, 1866,	117,000

Your Committee having examined the Stock at date of audit, and taken into account the Notes issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that £592 18s. 4d., for the 142,300 notes issued at 1d. each, has been duly lodged to your credit in the Bank of Ireland.

Your Committee find that the number of the last debenture issued in the year 1865, was	14,469
Deducting the number issued to the 31st December, 1864,	14,318
It will appear that	151
Debentures were issued during 1865.	

It will be seen by the annexed account that £7 11s. for the 151 debentures, issued at 1s. each, has been duly lodged to the credit of the Board in the Bank of Ireland.

Your Committee find there were	427
Deposit cards in Stock on 1st January, 1865.	
Of these were issued during the year 1865,	91
Leaving in Stock on the 1st of January, 1866,	336

Your Committee having examined the Stock at date of audit, and taken into account the cards issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that 3s. 9d. for the 91 cards issued at ½d. each, has been duly lodged to the credit of the Board in the Bank of Ireland.

Your Committee find that the April and October

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APPENDIX (B) No. 1—*continued.*

dividends on your Funded Stock have been duly lodged to your credit, amounting to £136 6s. 3d.

These several sums, added to the balance in Bank, (£204 14s. 4d.), reported at last audit give a total of £941 13s. 8d.

Your Committee find that drafts to the amount of £847 10s. 7d. were signed by the Board, in conformity with your minutes, of which particulars are annexed.

From the total, then, of . . .	£941 13 8	
Is to be deducted drafts for . .	847 10 7	
	94 3 1	
Deduct charge made for cheque book	0 8 4	
Which should leave a balance in Bank, on 1st January, 1866, of .		93 14 9

Your Committee find the Bank gives you credit for this balance.

ACCOUNT of NOTE and DEBENTURE AUDIT, and EXPENDITURE for the Year 1865.

1865:			£ s. d.	£ s. d.
Jan. 1,	To Balance in Bank [net], ...		—	204 14 4
	Lodgements for Notes, per Secretary, . . .		585 16 8	
	Do. do. direct, . . .		7 1 8	
				592 18 4
	Lodgements for Debentures, per Secretary, . .		7 11 0	
	Do. do. direct, . . .		—	
				7 11 0
	Lodgements for Deposit Cards, per Secretary, . .		0 3 9	
	Do. do. direct, . . .		—	
				0 3 9
April 7,	Dividend on Stock of £4,640 8s. 8d.,	£69 12 2		
	Less Income Tax, . .	1 14 10		
			67 17 4	
Oct. 11,	Dividend on Stock of £4,640 8s. 8d.,	£69 12 2		
	Less Income Tax, . .	1 3 3		
			68 8 11	
				136 6 3
				941 13 8
	From which deduct Year's Drafts, . . .		—	847 10 7
				94 3 1
	Deduct charge made for stamped Cheque Book, on 30th December, 1865, ...		—	0 8 4
	Balance in Bank 31st December, 1865, . .		—	93 14 9

(Signed)

GEORGE H. LINDSAY.
W. H. F. COGAN.
WALTER SWEETMAN.
JAMES POWER, BART.
WM. JONES WESTBY.

REPORT of the COMMITTEE on the GENERAL EXPENDITURE and PETTY EXPENSE ACCOUNT for 1865.

The Committee appointed to audit the General Expenditure and Petty Expense Account for 1865, met on the 9th day of March, 1866.

Your Committee report that they find a balance of £18 9s. 9d. was in the hands of Secretary for current expenses at date of last audit.

Your Committee charged the Secretary with this balance, and the sum of all the drafts drawn in 1865, making together a sum of £866 0s. 4d., as explained at foot.

Vouchers for all the payments made, as per the annexed account, were submitted, and having been examined one by one, your Committee have to report the same correct.

Your Committee find a balance in the Secretary's hands of £14 11s. 4d. on the 31st of December, 1865, which is to be charged to him as the basis of next audit.

	£ s. d.
Balance in Secretary's hands 1st January, 1865, ...	18 9 9
Amount of Drafts drawn in 1865, . .	847 10 7
	866 0 4
Deduct Expenditure as per annexed account, ...	851 9 0
Balance in Secretary's hands 1st January, 1866, ...	£14 11 4

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ACCOUNT adverted to in the Annexed Reports, showing PARTICULARS of EXPENDITURE.

	£	s.	d.
Salaries of Board's Officers,	762	0	0
Printing of Promissory Notes and Debentures,	44	2	4
Petty Expenses,	9	13	5
Law Charges,	15	19	8
Inspector's Postage Account,	2	2	4
Income Tax paid for Board's Officers to 20th September, 1865,	8	15	0
Extra Inspection Expenses,	5	15	0
Coals for Offices,	3	1	3
	£851	9	0

(Signed) JOHN ENNIS.
WM. POLLARD-URQUHART.
WM. JONES WESTBY.

APPENDIX (B) No. 2.

Showing ORDINARY INCOME and EXPENDITURE of the BOARD for 1864 and 1865.

1864.

ORDINARY SOURCES OF INCOME.	£	s.	d.
Receipts for Notes and Debentures, &c.,	615	0	6
Dividends on Stock,	135	8	11
	£750	15	5

ORDINARY EXPENDITURE.	£	s.	d.
Salaries,	£749	10	10
Printing,	60	11	6
Petty Expenses,	4	3	10
Inspector's Postage Account,	1	14	4
Extra Inspection Expenses,		—	
Coals for Offices,	3	2	9
Law Charges,	23	4	3
	£851	7	6
Excess of Ordinary Expenditure over Ordinary Income for the year 1864,	£100	12	1

1865.

ORDINARY SOURCES OF INCOME.	£	s.	d.
Receipts for Notes and Debentures, &c.,	600	13	1
Dividends on Stock,	136	6	3
	£736	19	4

ORDINARY EXPENDITURE.	£	s.	d.
Salaries,	£762	0	0
Printing,	44	2	4
Petty Expenses,	9	13	5
Inspector's Postage Account,	2	2	4
Extra Inspection Expenses,	5	15	0
Coals for Offices,	3	1	3
Law Charges,	15	19	8
	£842	14	0
Excess of Ordinary Expenditure over Ordinary Income for the year 1865,	£105	14	8

APPENDIX (C).

A LIST of the MEMBERS of the LOAN FUND BOARD, with the dates of their respective Appointments, and the Number of Attendances of each Member at the Sittings of the Board, for the Year ending 31st December, 1865.

N.B.—The Board held 13 Sittings during the Year 1865.

MEMBERS' NAMES.	Dates of Appointment.	No. of Attendances.
The Right Honorable the Earl of Fingal,	2nd Jan., 1837.	—
Fitzstephen French, Esq., M.P.,	"	—
Viscount De Vesci,	"	—
Sir James Power, Bart., M.P.,	"	5
James O'Farrell, Esq.,	"	—
John D'Alton, Esq.,	"	—
William Hodges, Esq.,	25th Oct., 1837.	—
Rev. Thomas Hincks, D.D.,	10th Feb., 1841.	—
John Leutaigne, Esq.,	"	6
The Right Honorable the Earl of Clancarty,	14th Jan., 1842.	—
The Right Honorable the Earl of Erne,	"	—
The Right Honorable the Lord Downes,	"	—
The Viscount Boyle,	"	—
James William Lennox Naper, Esq., V.L.,	"	—
The Right Honorable William Fownes Tighe,	"	—
Colonel Robert Owen, J.P.,	20th Jan., 1842.	—
John Barlow, Esq., J.P.,	9th Jan., 1843.	—
John Ennis, Esq., J.P., D.L.,	"	2
John N. V. Vernon, Esq.,	9th Jan., 1843.	—
The Very Rev. Chas. Vignolles, D.D., Dean of Ossory,	"	—
George H. Lindsay, Esq., D.L.,	13th Jan., 1846.	10
Thomas Crosthwaite, Esq.,	"	—
Walter Sweetman, Esq.,	20th Jan., 1846.	3
The Very Rev. H. U. Tighe, D.D., Dean of Derry,	18th Feb., 1846.	1
The Rev. J. G. Porter, J.P.,	30th Jan., 1851.	1
The Right Honorable Lord Talbot de Malahide,	28th Mar., 1854.	1
Lieut.-Col. George Gore Ouseley Higgins,	12th Sept., 1856.	—
The Right Honorable the Earl of Belmore,	14th April, 1858.	—
William Jones Westby, Esq., D.L.	15th June, 1859.	4
W. H. F. Cogan, Esq., M.P.,	12th April, 1860.	—
Wm. Pollard-Urquhart, Esq., M.P.	6th Feb., 1861.	—
Counsel—Wm. O'Connor Morris, Esq., 13, Suffolk-street,	13th May, 1859.	—
Secretary—Rich. Robt. Madden, Esq., Dublin Castle,	19th Mar., 1850.	—

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